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NEBRASKA APPLICATION SUPPLEMENT FRAUD WARNING

No misrepresentations or warranty made by the insured or on his behalf in the negotiation or application of this policy or contract of insurance shall defeat or void the policy or contract or effect the Company's obligation under the policy or contract unless such misrepresentation or warranty:

1. Was material;
2. Was made knowingly with the intent to deceive;
3. Was relied and acted upon by the Company; and
4. Deceived the Company to its injury.

The breach of a warranty or condition in any contract or policy of insurance shall not void the policy or allow the Company to avoid liability unless such breach exists at the time of the loss and contributes to the loss.

Applicant's Signature

Date